not seem admissible, it seems that the only one available is that which is already employed, requiring only to have imparted to it its most pleasing aspect, namely, as when seen under the form of tempered steel, when it receives every variety of beautiful neutral tint.

If this Great Exhibition Building and its contents will bear analogy to a painting, a neutral back-ground would seem to be the one most proper. In the works of Titian (the prince of harmonious colouring) this principle seems invariably to be adopted. Sir Joshua Reynolds has also commented on the value of neutral or cold colours to be thus employed, and laid it down as a fundamental rule to be observed in all good colouring. With these authorities, and if the same theory be applicable, it would then be asked, "How is the end to be accomplished?" I have just hinted that the object of imitation is a steel colour, of a light hue, from its seeming to possess all the elements of colour and character required, and this I would propose to obtain by the following means:—

First, to paint the groundwork of a pure white, and when dry, to glaze over the same with thin, transparent colour, of purple, blue, grey, green, &c., heightening, if required, with red and yellow. On the roof, and perhaps certain other parts, not likely to be in immediate contact with the articles, a high degree of illumination might be given by a judicious use of either tinfoil, silver, bronze, or frosted glass: the colours used are to be blended together, and the white ground is afterwards to be made apparent here and there in streaks, by wiping off the colours: this would give a lightness of effect. It might not be necessary to use all the different hues of colour thus named, —merely a general, or uniform one, as a clear transparent blue, partaking rather of a purple tinge, evenly glazed over the white ground, without wiping off, and to heighten the general effect by the application of silver bronze on all the ornamental parts or fittings would admit of it: the silver, white, and clear transparent blue would have a chaste, harmonious effect, and preserve the idea of strength I have contended for, without looking heavy and monotonous, and possess the additional advantage of presenting a cool and an agreeable repose to the eye during the hot summer months—a result not to be obtained from the use of warm, vivid, posite colours.

I am quite aware, that, in spite of all our theorizing on the subject, be it ever so correct, it can only be proved by its results; and it does appear to me that, in order to obtain the most appropriate idea, an experiment ought to be made, on some portion of the building, of the different methods and styles proposed, if they seem to possess any advantages: then, by a fair comparison, a more correct judgment might be given; for it does not seem to be necessary, however politely we may be told to suspend our judgment till the whole is done in one particular style. This may answer the purpose of closing the mouths of many, but will not satisfy the understanding of others: a small portion done would suffice to show the relative merits of each, and lead to the adoption of such as would not hazard the character of this great national work.

AN ARTIST.

INSURANCE OF OPERATIVES AGAINST ACCIDENTS.

IN your last paper you noticed the accidental falls from scaffolding, ladders, buildings, &c., which required treatment and received medical care at the Charing-cross Hospital during the past year, and you expressed some surprise that they should have amounted to so large a total as 3,200. This amount may seem considerable to any one whose attention has not been specially attracted to the subject, but it probably does not represent a tithe of the number occurring in this town. I need only cite in evidence the monthly returns of one other hospital, viz., the London Hospital, where, in December last, there were 772 cases of accident, which is at the rate of 9,264 in the year, in that establishment alone. And the rest of the metropolitan hospitals, of course, furnish their proportionate contingent.

Now, an accident is an expensive matter to a poor man. If fatal, it costs the surviving family the better part, or perhaps the whole, of their means of livelihood: if less than fatal, the loss of time, that is, the loss of money, during the consequent disability, which may be permanent, will always be a circumstance attended with much distress. The number of accidents shows how frequently such a state of things is likely to arise, and every reflecting, right-minded person must be anxious to provide against it.

In some cases, where other parties may be found in fault, the law professes to make them pay a compensation; but that remedy, it is to be feared, is somewhat doubtful. Many, of the unlearned, at least, are apt to think it worse than the complaint. There was a cause tried the other day, in which an unfortunate actor, having fallen through a hole in the floor at a theatre, and broken his leg, sued the manager for damages, and played his part so well before a jury, that they awarded him 30*l*. But the poor fellow never got the money, for on appeal the decision was reversed. And such, too frequently, is "the glorious uncertainty of the law."

The best means, no doubt, of providing against the injurious consequences of these disasters is by insurance. Amongst the wealthier and more educated classes the practice of insurance is all but universal.* The amount annually paid by them in premiums for this purpose is said to be upwards of 5,000,000*l*. I am aware that a general insurance of the same kind would draw too heavily on the workman's wages. But it appears that there is a means of insuring at a cheaper rate against those sudden calamities of which we are now speaking. The annual sum of 15*s.* will insure to builders, masons, house-painters, &c., 100*l*., payable to a man's family on his death by accident, or a weekly allowance of 1*l*., so long as he may be disabled by a similar cause.

AN INSURED.

* Not nearly so much so as it should be.—ED.

A RAILWAY REFERENCE.

A CASE of considerable importance has recently been settled by arbitration, at Liverpool, between the Earl of Derby and the Liverpool and Southport Railway Company. The railway, from its junction with the Lancashire and Yorkshire line in the suburbs of Liverpool, runs for about two and a half miles, with some interruptions, through the estate of the Earl of Derby, the quantity of land abstracted being nearly fourteen acres. The discrepancy between the claim and the offer being very great, it was agreed to leave the matter to arbitration. The referees were Mr. Thos. Statter, of Bury, on the part of Lord Derby; Mr. J. A. Picton, of Liverpool, on the part of the company; and Mr. D. Bellhouse, of Manchester, as umpire. Counsel for the claimant, Mr. H. Segar; for the company, Messrs. Aspinall and Pollock. The viewing of the land, and taking the evidence, occupied thirteen days, a prodigious number of witnesses being examined on both sides.

The claim of Lord Derby was originally 40,000*l*., but raised by the professional witnesses to upwards of 50,000*l*. The offer of the company had been 18,000*l*., subsequently raised to 20,000*l*., but the estimates of their valuers ranged from 10,000*l*. to 18,000*l*. The cause of this enormous difference may be told in very few words. A great part of the land is in that transition state between agricultural and building land, which renders its value dependent on such a variety of circumstances, contingent and prospective, as to reduce its present estimation in a tangible form to the state of a mathematical "surd," or unresolvable quantity. Whilst many of the claimant's witnesses considered that a high value, as building land now available, should be affixed, other learned mathematicians (retained on the other side, of course) were of opinion that ages must elapse before building could by any process be attracted or coaxed into the neighbourhood. Some thought that a more delightful situation for villas could not be found. Others considered that it was only fit for cottages, manufactories, and nuisances of all sorts.

The great bone of contention, however, was that usual "*crux surveyor-um*," the question of severance. Here imagination had free scope, and never probably did she indulge in wilder flights. His lordship's witnesses conjured up all kinds of horrors and "chimeras dire" consequent on the desolating march of the victorious railway through his territories. Fearful pictures were drawn of "level crossings," with little children cut up into mincemeat by the terrible locomotives, their frantic mothers looking on; or of bridges, with gradients so steep as to cut off all communications between the valleys on each side. According to this view the country was to be desolated and the population driven away. These dreadful calamities were to be atoned for by a payment for severance of 38,000*l*.

The picture was by-and-bye reversed, and gentlemen of great experience were brought forward to show that, in every instance where a railway had been carried through an estate laid out for building, the population had been seized with a sort of mania, rushing to build by the sides of the railway. According to them, so far from being paid for severance, a premium should rather have been paid by his lordship for this additional attraction to his property. Statistics, tables of population, Acts of Parliament, maps, plans, &c., were employed as light artillery on both sides.

The professional witnesses examined on behalf of the Earl of Derby were Messrs. Young, Reed, Ellis, and Hay, of Liverpool; Messrs. Grundy and Gorton, of Bury; Mr. Hutchinson, of Over-Darwen; and Messrs. Cawley and Brunlees, of Manchester, engineers.

On the part of the company, the following professional gentlemen were examined:—Messrs. Tite, Hammack, and Shaw, of London; Mr. James Newlands, Borough, engineer, and Mr. W. Kishton, district surveyor, of Liverpool; Mr. Thomas Wylie, surveyor, Liverpool; Messrs. G. Shorland, Richard Lane, Charles Lee, and T. Fisher, of Manchester; and Mr. Wright, engineer to the Lancashire and Yorkshire Railway.

The award of the arbitrators amounted to 23,293*l*. 9*s*. for the land, and 800*l*. costs. In effect (as we are told) this is rather less in amount than the offer of the company, as a larger quantity of land was comprehended in the award.

It is believed that the united costs of both sides will not amount to less than 3,500*l*.

LANDLORD AND TENANT.

KEATES *v.* CADOGAN.

IN this case, tried at Westminster, January 20th, the plaintiff brought an action against the Earl of Cadogan, for letting him a house in the county of Middlesex, which was in so dilapidated a condition, unknown to the plaintiff, that it tumbled down, injuring his wife, and damaging his furniture. The declaration set out these facts. The defendant pleaded not guilty; that the house was not in a ruinous state; that the defendant did not know that the house was in such a condition; that the plaintiff had full knowledge of the condition of the dwelling-house; that the defendant did not know that the plaintiff was not cognizant of its condition; and that it was not the defendant's duty to give the plaintiff such information regarding the house. On all these pleas, except the last, the plaintiff joined issue, and to the last he specially demurred, on the ground that the plea put in issue matter of law,—the "duty" of the defendant, under such circumstances, being a question of law.

The Lord Chief Justice in delivering judgment said, the difficulty was that the declaration did not disclose a sufficient cause of action. It was not pretended that there was an implied warranty on behalf of the defendant that the house should be fit for immediate occupation, but it was said that because the defendant knew that the house was in a dangerous state and might fall down, and did nothing whatever to apprise the plaintiff of that fact, therefore he was liable to the present action. The fact

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